

**[Letterhead of Environmental Professional or Environmental
Professional's Firm]**

RELIANCE LETTER

[Date]

To: [Lender/CDC Name and Address] ("Lender")

and

U.S. Small Business Administration ("SBA")

Re: Borrower Name:
Project Address ("Property"):
Environmental Investigation Report Number(s):

Dear Lender and SBA:

[Name of Environmental Professional] ("Environmental Professional") meets the definition of an Environmental Professional as defined by 40 C.F.R. § 312.10(b) and has performed the following "Environmental Investigation(s)" (check all that apply):

____A Transaction Screen of the Property dated _____, 20____,
conducted in accordance with ASTM International's most recent standard
(currently ASTM E1528-06);

____An Phase I Environmental Site Assessment of the Property dated
_____, 20____, conducted in accordance with ASTM International's
most recent standard (currently ASTM E1527-05). In addition, the
Environmental Professional has addressed the performance of the "additional
inquiries" set forth at 40 C.F.R. § 312.22;

____A Phase II Environmental Site Assessment of the Property dated
_____, 20____, conducted in accordance with generally-accepted
industry standards of practice and consisting of a scope of work that would be
considered reasonable and sufficient to identify the presence, nature and extent of
a Release.

Reliance by SBA and Lender. Environmental Professional (and Environmental
Professional's firm, where applicable) understand(s) that the Property may serve as
collateral for an SBA guaranteed loan, a condition for which is an Environmental

Investigation of the Property by an Environmental Professional. Environmental Professional (and Environmental Professional's firm, where applicable) authorize(s) Lender and SBA to use and rely upon the Environmental Investigation. Further, Environmental Professional (and Environmental Professional's firm, where applicable) authorize(s) Lender and SBA to release a copy of the Environmental Investigation to the borrower for information purposes only.

Insurance Coverage. Environmental Professional (and Environmental Professional's firm, where applicable) certifies that he or she or the firm is covered by errors and omissions liability insurance with a minimum coverage of \$1,000,000 per claim (or occurrence), that the policy includes language that will provide coverage for Lender and SBA and that evidence of this insurance is attached. As to the Lender and SBA, Environmental Professional (and Environmental Professional's firm, where applicable) specifically waive(s) any dollar amount limitations on liability up to \$1,000,000 and further waives any right to indemnification by the Lender and SBA.

Impartiality. Environmental Professional certifies that (1) to the best of his or her knowledge, Environmental Professional is independent of and not a representative, nor an employee or affiliate of seller, borrower, operating company, or any person in which seller has an ownership interest; and (2) the Environmental Professional has not been unduly influenced by any person with regard to the preparation of the Environmental Investigation or the contents thereof.

Acknowledgment. The undersigned acknowledge(s) and agree(s) that intentionally falsifying or concealing any material fact with regard to the subject matter of this letter or the Environmental Investigations may, in addition to other penalties, result in prosecution under applicable laws including 18 U.S.C. § 1001.

Environmental Professional
Printed Name:

(Note: The Environmental Professional must always sign this letter above. If the Environmental Professional is employed or retained by an Environmental Firm, then an authorized representative of the firm must also sign below).

Signature of authorized representative of firm
Printed Name & Title:
Name of Environmental Firm:

Enclosure: Evidence of Insurance